



EMPLOYEE BENEFITS PROGRAM

Chapter Orientation Of Navajo Nation Health Plan and Wellness



March 21, 2013

PURPOSE



Better understanding of who we are

- 1) What are the responsibilities
- 2) Information on benefit plans and its funding source.
- 3) The impacts of health care costs
- 4) Questions on premium rate increase
- 5) The affects to the budget of the Navajo Nation Government

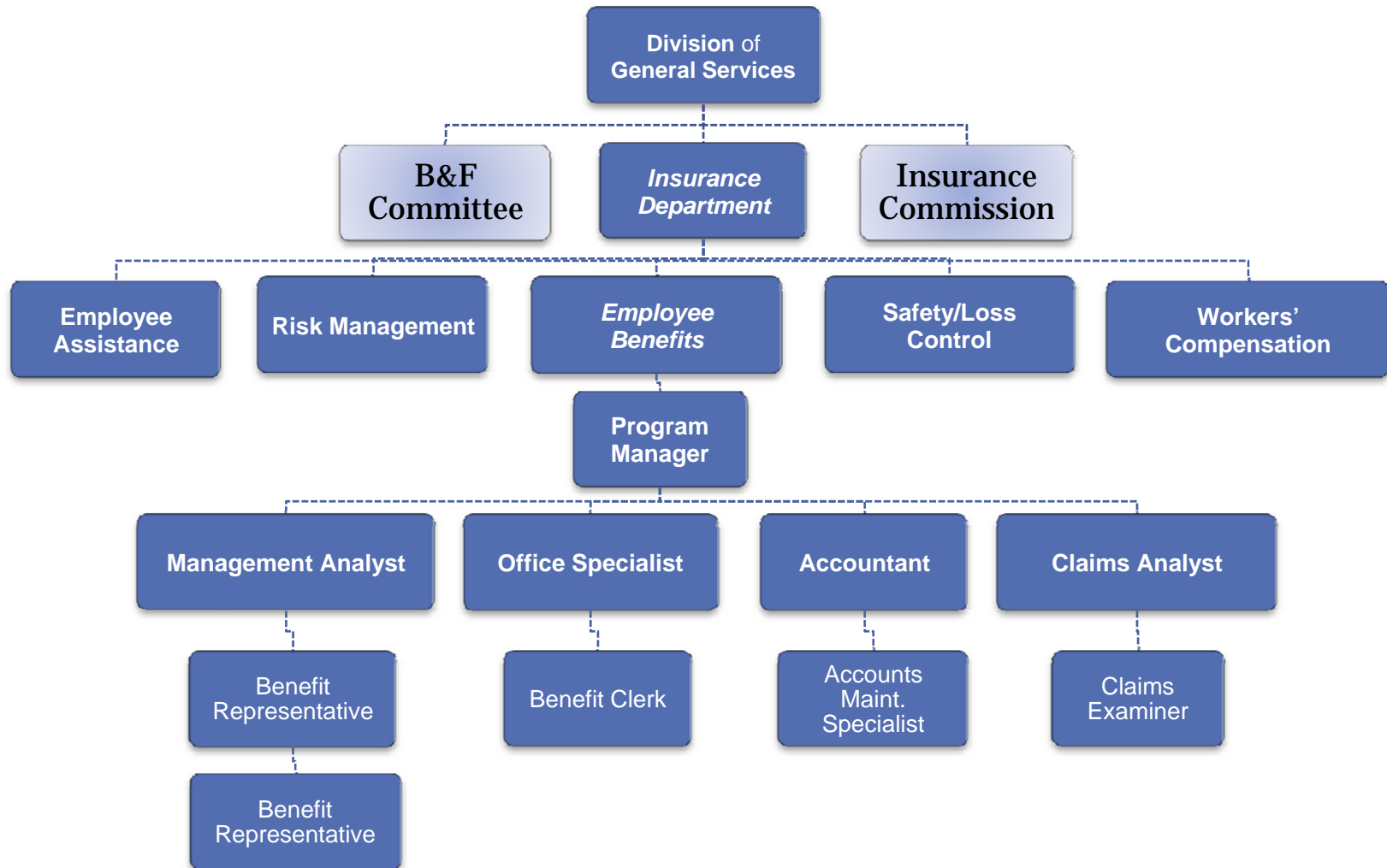
WHO WE ARE



Employee Benefits Program

- ***Plan Sponsor*** of the Self-funded Tribal Health Plan
- Administer the Benefit Plans
- Review and recommend plan design
- Allocation of premium and collection
- **Outsource the services of a Third Party Administrator (Hawaii-Mainland Administrators, LLC)**
 - a. Claims Management
 - b. Network Programs

ORGANIZATION STRUCTURE



WHO WE ARE



MISSION STATEMENT

The Navajo Nation Employee Benefits Program exists to provide unique, comprehensive and cost-effective benefits through quality management for the health and well-being of plan participants.

WHO WE ARE



- Self-Funded Plan funded by contributions of premiums from employer and employees
- Navajo Nation is Fiduciary (has authority to control and manage the operation and administration) of the Plan
- HMA is Claims Administrator (TPA), not the insurer

THE BENEFITS PLAN



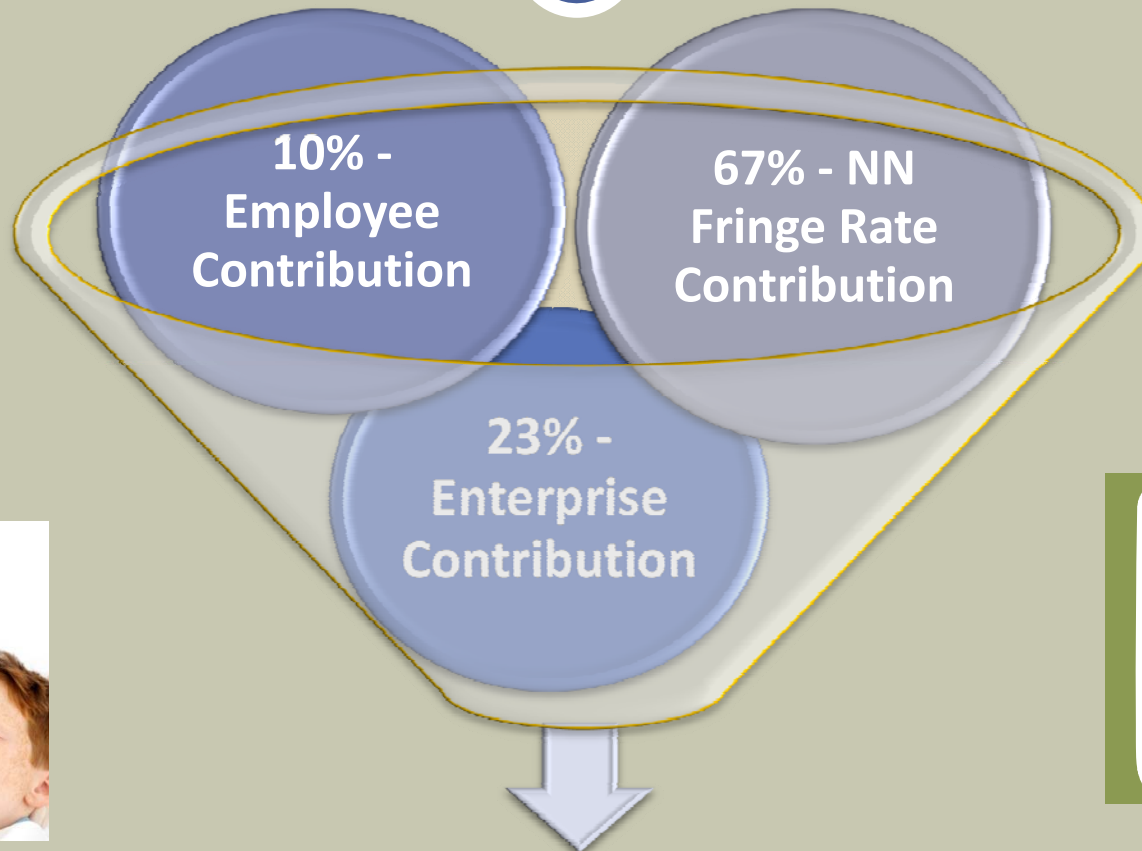
Self-funded Plans

- Medical
- Dental
- Vision
- Pharmacy
- Short-Term Disability

Fully Insured Plan

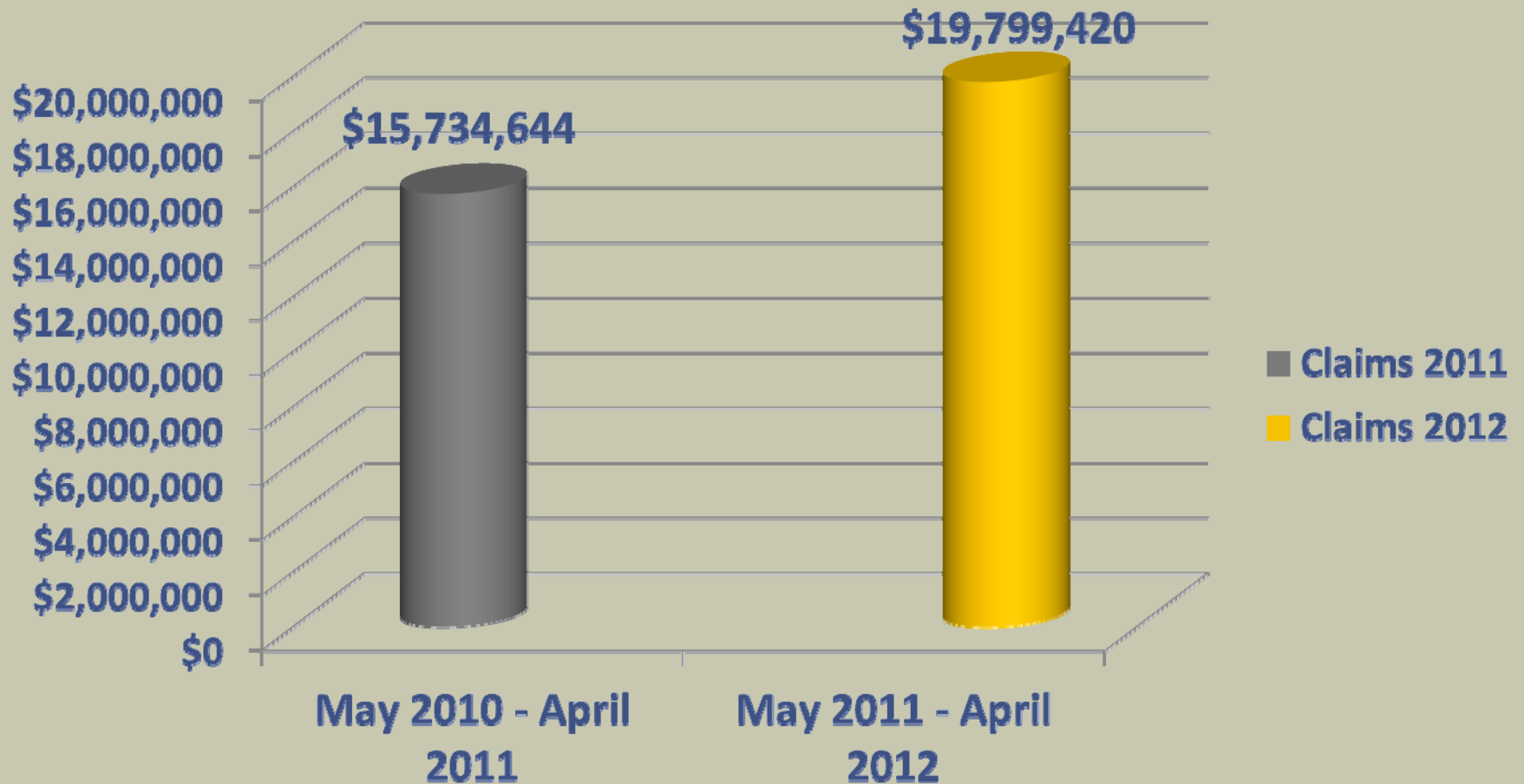
- Life Insurance
- Long Term Disability
- Voluntary and Supplemental plans
- Stop Loss Coverage

PLAN FUNDING INFORMATION



Payment of Claims

Impact by the Rise of Health Care Cost



Five Biggest Cost Drivers



- Claims over \$40,000
- Surgeon & Surgery facility costs & utilization
- Dialysis
- Substance Abuse Treatment utilization
- Emergency Room costs

Rate Increase – Benefit Changes



- Review option of rate allocations
 - 29% rate increase
 - Participant cost share at 10% of premium
- Review option of Benefit Changes to the Health Plan
 - Increase annual deductibles
 - Increase out-of-pocket maximums
- Promote a Wellness Program
 - Increase awareness of healthy choices and Healthy Lifestyle

Employee Benefits Program

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